GPO Box 89 MELBOURNE VIC 3001
VicSuper Member Centre **1300 366 216**
vicsuper.com.au

VicSuper

Activate default insurance cover – VicSuper EmployeeSaver

* Indicates that providing this information is mandatory. Not doing so may delay the processing of your request.

When completing this form, please ensure you use all capital letters eg A B C and check boxes with a cross eg ✗

Activate online now – simply login at **vicsuper.com.au** and follow the prompts to activate cover.

Important information

There are laws in place which aim to protect superannuation accounts with low balances, and for members under age 25 from erosion due to insurance premiums.

Default insurance cover will automatically activate on a VicSuper EmployeeSaver account when a member
- Has had an account balance of at least $6,000, and
- Is at least 25 years old.

As an EmployeeSaver member, you are able to elect to activate your default insurance cover at any time **before** your balance reaches $6,000 or you turn 25.

You are an EmployeeSaver member if you joined VicSuper FutureSaver through your employer.

You can complete this form to activate your default insurance cover on your VicSuper EmployeeSaver account, provided:
- You are aged between 14 and 69, and
- You have not already received default cover on this VicSuper EmployeeSaver account, and
- You have not elected to opt out of receiving default cover on this VicSuper EmployeeSaver account, and
- You have not received, or are not entitled to receive at the date of the election a terminal illness or total and permanent disability payment from any policy.

- This form must be completed by the account holder.
- Make sure you read the *Insurance handbook* to understand the default cover available in your VicSuper EmployeeSaver account, and the costs associated with this cover
- This form can only be used to activate default insurance cover.
- This form is also used to request FSS Trustee Corporation (ABN 11 118 202 672, AFSL 293340) as trustee of the First State Superannuation Scheme (ABN 53 226 460 365) (**First State Super**) to activate your default insurance cover if your account is transferred to First State Super upon successful merger with VicSuper.

Activate your default insurance cover online

You can activate your insurance cover via your VicSuper MembersOnline account. Simply log in, and head to the Insurance Overview page, and follow the steps to activate your cover.

Step 1: Personal details

Member number*

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other *(please specify)*

Surname*

Given name/s*

Residential address*

Postcode

Postal address
(if the same as your residential address, mark 'AS ABOVE')

Postcode

Daytime phone number* *(during working hours)*

Step 1:
Personal details
Continued

Date of birth* Gender Male Female

Email

By providing your email address, you are agreeing to receive communications from VicSuper via email, or via VicSuper MembersOnline. You can change or further customise how you receive your communications from VicSuper at any time by logging into VicSuper MembersOnline or calling the Member Centre on **1300 366 216**. If you are not registered for VicSuper MembersOnline you can register online. Some correspondence cannot be sent electronically, so you may still receive some communications from VicSuper in the post.

Providing a personal email address rather than a work email address ensures we can contact you even if you change employers.

Step 2:
Elect to activate default insurance cover

To activate your default insurance cover, place a **X** in the box below, and ensure you read and understand the important points below.

Activate my default insurance cover on my VicSuper EmployeeSaver account.

Important points:

- If you are under age 65, upon activating your default insurance cover, you will receive 6 units of death and total and permanent disability cover, and 6 units of income protection cover with a 2 year benefit period and a 90 day waiting period, with all cover in the gereral occupation category.
- If you are over age 65, upon activating your default insurance cover, you will receive 6 units of death only cover.
- Activation of default insurance cover is required if you want to transfer existing cover from another super fund, and/or apply for additional insurance cover (including applying for the New Member Offer if you are eligible).
- There are certain circumstances where you cannot claim for a pre-existing condition. Please refer to the *Insurance Handbook* for further details.
- By activating your default insurance cover you are also choosing to keep your insurance cover should your account become inactive in the future.
- By ticking the box above, you are also requesting FSS Trustee Corporation as trustee of First State Super to activate your default cover if your account is transferred to First State Super upon successful merger with VicSuper.

Before activating your default insurance cover, it's important to review your situation and consider whether insurance through VicSuper is right for you. Should you decide that any or all of your default insurance cover is not required, provided VicSuper receives your request to cancel within 60 days of your cover being activated, relevant premiums will be refunded.

Step 3:
Declaration and sign

I declare that:

- I have read and understood the *Insurance Handbook*.
- By activating my insurance cover, I am agreeing to begin default insurance cover even if I am under age 25, and/or my account balance is less than $6,000.
- I confirm I have not received, and are not entitled to receive, a terminal illness or total and permanent disability payment from any policy.
- I understand that by activating my insurance cover, I am also electing to keep my insurance cover even if VicSuper does not receive a contribution, rollover or other amount for a continuous period of 16 months in respect of my VicSuper EmployeeSaver account.
- I understand I am responsible for ensuring there is enough money in my account to pay my insurance premiums on a monthly basis.
- I authorise the trustee of First State Super (FSS Trustee Corporation) to activate my default cover in First State Super upon successful merger of VicSuper and First State Super. I understand information on the terms and conditions, and making changes to or cancelling cover, in First State Super will be available from FSS Trustee Corporation.

Signature Date

Insurance cover outlined in the form is provided under group life insurance and group income protection policies issued and underwritten by MetLife Insurance Limited ABN 75 004 274 882 AFSL NO. 238096

VicSuper Pty Ltd ABN 69 087 619 412 AFSL 237333 is the Trustee of VicSuper Fund ABN 85 977 964 496